

(19) World Intellectual Property Organization
International Bureau(43) International Publication Date
1 November 2007 (01.11.2007)

PCT

(10) International Publication Number
WO 2007/123513 A1(51) International Patent Classification:
H04K 1/00 (2006.01) **G06K 5/00** (2006.01)(21) International Application Number:
PCT/US2006/011148

(22) International Filing Date: 24 March 2006 (24.03.2006)

(25) Filing Language: English

(26) Publication Language: English

(71) Applicant (for all designated States except US): **META-BANK** [US/US]; Fifth At Erie, Storm Lake, Iowa 50588 (US).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **HANSON, Bradley C.** [US/US]; 27332 Ridgeway Road, Harrisburg, South Dakota 57032 (US). **MURFIN, Christopher E.** [GB/US]; 4809 S. Kyle Ave., Sioux Falls, South Dakota 57103 (US). **UNRUH, Staci L.** [US/US]; 4801 S. Kyle Ave., Sioux Falls, South Dakota 57103 (US). **SQUIER, Jeana M.** [US/US]; 220 N St., E., Monroe, South Dakota 57047 (US). **CONLIN, Michael J.** [US/US]; 4816 Drew Ave., S., Minneapolis, Minnesota 55410 (US).(74) Agents: **BATEMAN, Andrew J. et al.**; **KATTEN MUCHIN ROSENMAN, LLP**, 1025 THOMAS JEFFERSON STREET, NW, East Lobby, Suite 700, Washington, District Of Columbia 20007-5201 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, LY, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

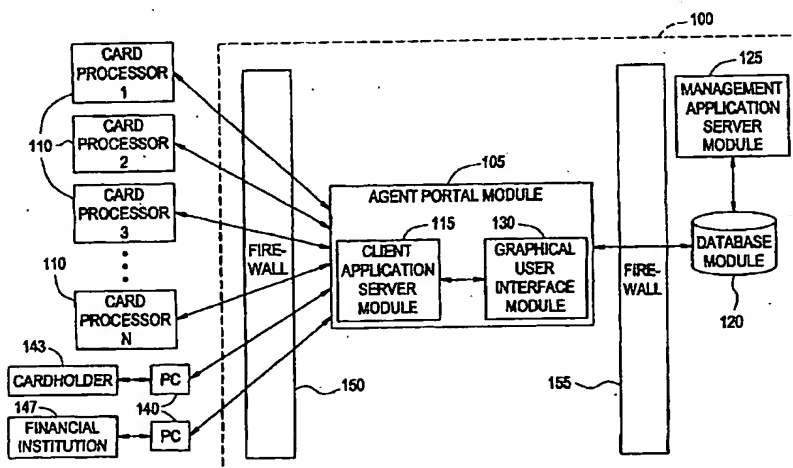
(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— with international search report

[Continued on next page]

(54) Title: INFORMATION MANAGEMENT SYSTEM AND METHOD



(57) Abstract: An information management system includes a computer server. The computer server includes an interface module. The information management system also includes a plurality of card processors in communication with the computer server via the interface module. The computer server is configured to interface with each of the plurality of card processors via the interface module. The computer server is configured to choose one of the plurality of card processors in accordance with a unique identifier associated with a card product to process information associated with the card product.



— before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.